

REMARKS

Claims 2-18 and 20-41 stand allowed and the application is in condition for allowance except for the following formal matters identified by the Examiner in Paper No./Mail Date 062205:

Specification must include description “first synchronization message including a first exchange rate and a second exchange rate”;

Drawing should have synchronization message format that includes the first and second exchange rates.

Applicants have amended the specification to include the description of “a first exchange rate” and “a second exchange rate” as indicated. Further, Applicants have amended Fig. 2 as indicated to show a synchronization request message including a first exchange rate and a synchronization acknowledgment message including at least a second exchange rate.

Accordingly, Applicants believe they have complied with the formal matters and request the application allowed.

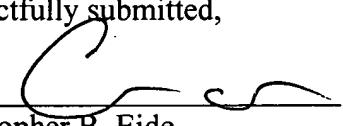
CONCLUSION

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue. If it is determined that a telephone conference would expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number given below.

In the event the U.S. Patent and Trademark office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing docket no. 249212016300. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: August 9, 2005

Respectfully submitted,

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AMENDMENT TO THE DRAWINGS

The drawings have been amended to comply with the Examiner's request. In particular,
FIG. 2 has been amended.

Attachment: Replacement sheet